

It's More than Poverty

Employment
Precarity
and Household
Well-being

Summary



POVERTY AND
EMPLOYMENT PRECARIOITY
IN SOUTHERN ONTARIO

McMaster
University
SOCIAL SCIENCES



United Way
Toronto

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This document is a summary of the report.

To view the full report, please visit www.pepso.ca and click on publications.

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February 2013



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Introduction

He's a twenty-something with a university degree, working for a government agency on contract through a temporary employment agency. He does similar work to the other members of his team and reports to the same boss. The difference is that they get salaries, benefits, a collective agreement, and some measure of job security. He is paid only an hourly wage.

She worked in the financial services industry for 20 years and took a package offered during a corporate restructuring. Now she works from home, for the same bank, on contract, as a self-employed person with no benefits or job security.

He does heavy manual work for a manufacturing company for an hourly wage. He is 'on-call' and does not know from one week to the next how many hours he will be working. He and his wife find it very difficult to manage the budget and juggle the child care. The work is dangerous, but he doesn't complain. He's afraid of losing the work.

Sound like anyone you know? If you live in the greater Toronto or Hamilton regions, chances are you know someone in one of these work situations. You might even be in one yourself.

Social scientists have adopted the term ‘precarity’ to describe states of employment that do not have the security or benefits enjoyed in more traditional employment relationships. These precarious employment relationships are becoming the ‘new normal’ for many in our workforce.

In its 2007 report, *Losing Ground*, United Way Toronto voiced the concern that employment precarity was aggravating many of the social problems facing the city of Toronto. This concern led directly to the *It’s More than Poverty* report, prepared by the Poverty and Employment Precarity in Southern Ontario (PEPSO) research group.

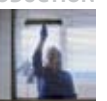
It’s More than Poverty expands the discussion of the social consequences of Canada’s polarizing income distribution by examining the effects of precarious employment on people’s lives. It explores how employment precarity and income together shape social outcomes. What makes this issue all the more important is our finding that barely 50% of people in our study are in jobs that are both permanent and full-time.

Precarity has real implications for economic well-being and job security. But it also reaches out and touches family and social life. It can affect how people socialize, and how much they are able to give back to their communities. It can cause tensions at home. The *It’s More than Poverty* report puts a special focus on how precarious employment affects household well-being and community connections.

The *It’s More than Poverty* report draws its data from two main sources. The first is a specially commissioned survey that examined the characteristics of employment in the GTA-Hamilton labour market. We refer to this as the PEPSO survey.

The second is a series of interviews with people from our communities who work in precarious employment. Throughout this report, you will see sample quotations from our interview participants, describing the experience of precarity.

The category of
‘self-employed without employees’
increased almost **45%**
between **1989** and **2007**.



Key Findings

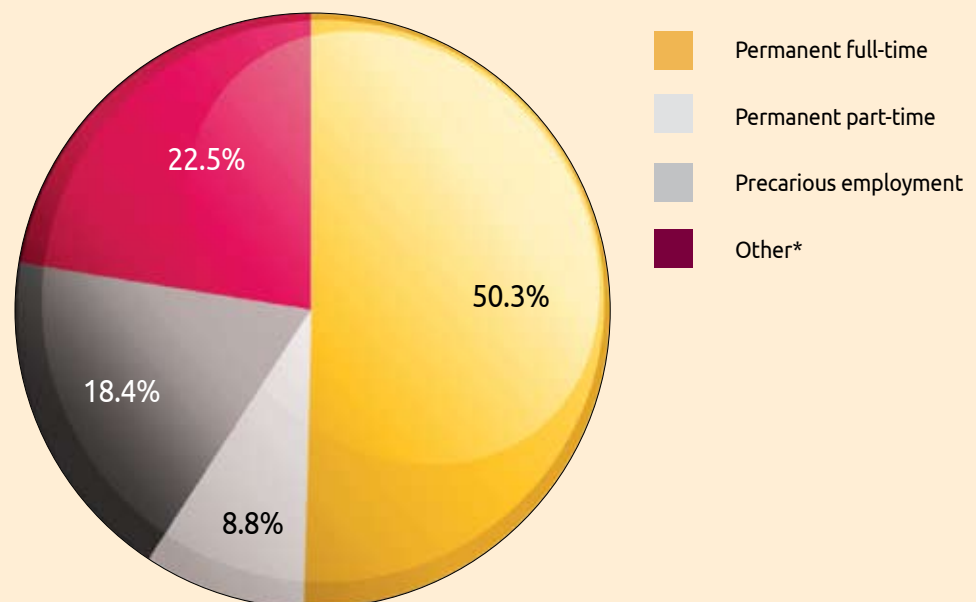
1. Precarious employment is increasing. Only 60% of GTA workers today have stable, secure jobs.

We examine the prevalence of both precarious and stable employment in the labour market stretching from Hamilton in the west to Whitby in the east, and centred on the City of Toronto. This includes the regions of Durham, Halton, Peel, and York.

Drawing on data from Statistics Canada and from the PEPSO survey, we find:

- Barely half of those working today are in permanent, full-time positions that provide benefits and a degree of employment security.
- At least 20% of those working are in precarious forms of employment.
- Another 20% are in employment relationships that share at least some of the characteristics of precarious employment.
- Precarious employment has increased by nearly 50% in the last 20 years.

Figure 1: Employment categories in the GTA-Hamilton Region, 2011



* 70% of the "other" group are in full-time employment but it is either not permanent or does not provide any benefits beyond a basic wage or salary. 16% are self-employed with employees. 13% are in full-time employment but their hours varied from week to week and in some weeks could be less than 30 hours.



How is precarious employment distributed across the GTA-Hamilton labour market?

Table 1 shows the prevalence of precarious employment across the entire GTA-Hamilton labour market and in particular regions. All regions have a similar share of their workforce in precarious employment.

Table 1: Precarious employment, GTA- Hamilton Labour Market 2011: ages 25-65

% of those in paid employment:	Entire region	City of Toronto	Hamilton	Halton	Peel	York
Temporary employment	9.9	9.9	7.6	6.7	10.5	14.1
Self-employed no employees	8.5	9.5	7.6	11.3	6.5	6.9
Precarious employment	18.4	19.4	15.2	18.0	17.0	21.0

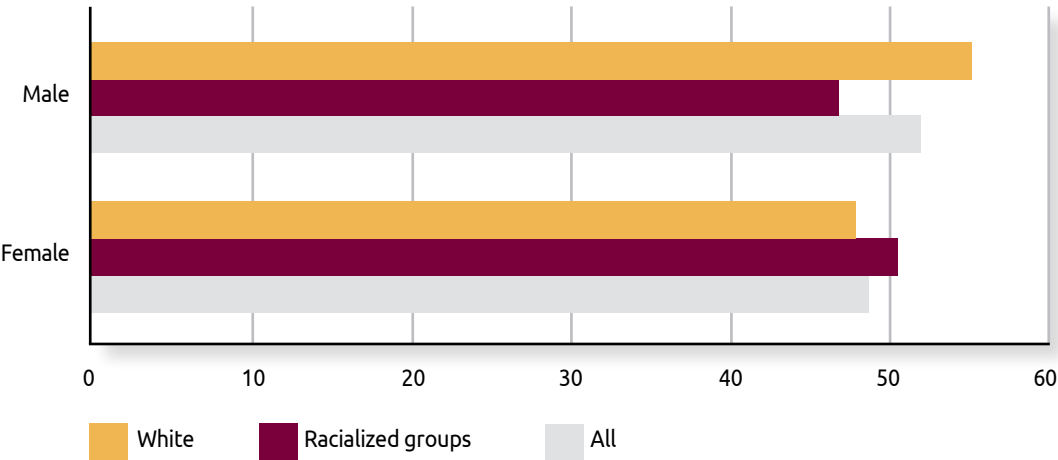
Source: PEPSO Survey.

How many are in permanent employment?

Another way of estimating who is in precarious employment is to ask the opposite: who is in permanent employment? We find that just over half of our sample described their jobs as permanent, full-time employment that they expect will continue into the near future. This is called a ‘standard employment relationship’ in **Figure 2**.

Another 9% are in permanent, part-time employment. This leaves 40% of our study participants in jobs that have at least some of the characteristics of precarious employment.

Figure 2: Standard employment relationship by sex and race: GTA-Hamilton (%)



Source: PEPSO Survey. All men relative to women $p \leq .05$; Racialized men $p \leq .001$; Racialized women $p \geq .10$

“Once in a while an opportunity pops up where it’s basically a trial period where they send you to a site. If you do a good job they will offer you a job, but that’s really irregular. It doesn’t happen a lot especially nowadays. I noticed it ten years ago when I was working at a temp agency. [For] most of the jobs, most of the time it was a gateway into a full-time job. Now it doesn’t seem to be the case. Now it’s just cheap labour.”

“I used to get parachuted into secretary [jobs]. Well one contract I remember . . . the lady next to me who was also a secretary is making 10 dollars an hour and this is in the 70’s and 80’s. I’m earning 12 dollars an hour. The reason being I don’t have any permanence ... Now, the lady next to me is earning \$19.50 at the bank and I’m earning \$10.25 ... So now A) I don’t have benefits and B) I don’t have security and, on top of that I’m getting minimum wage. And the agencies seem to think that they’re doing you some kind of wonderful service by paying you the vacation pay.”

2. Precarious employment is widely distributed among social and income categories.

We wanted to provide a more comprehensive understanding of the nature of precarious employment and how it might affect household well-being. To this end, we asked participants a series of questions on the characteristics of their employment relationships.

Using this data, we compared employment conditions for two clusters of people at opposite ends of the employment security continuum:

- the 25% of participants with the most insecure employment (the *precarious* cluster)
- the 25% with the most secure employment (the *secure* cluster).

For more details on how we did this, please refer to our full report and the development of the *Employment Precarity Index*.

We find that:

- A significant number of those who describe themselves as being in permanent employment still have many of the employment characteristics of those in precarious employment.
- Men and women are about equally likely to be in the *secure* and the *precarious* clusters.
- White people, people born in Canada, and immigrants who have been in Canada for 20 or more years are more likely to be in the *secure* cluster.
- New immigrants are mainly in the *precarious* cluster.
- People working in the knowledge, service, and manufacturing sectors are equally likely to be in the *precarious* cluster. People working in manufacturing are the least likely to be in the *secure* cluster.



3. People in precarious employment earn less and face more uncertainty.

We find that study participants in precarious employment often report uncertainty about having work in the near future, what it will pay, or what their hours will be. This type of uncertainty can affect household well-being and community connections.

Compared to those in the *secure* cluster, people in the *precarious* cluster:

- Earn 46% less and report household incomes that are 34% lower.
- Have experienced more income variability in the past and expect to experience more in the future.
- Rarely receive employment benefits beyond a basic wage.
- Are often paid in cash and are more likely not to get paid at all.
- Often don't know their work schedule a week in advance and often have unexpected work schedule changes.
- Have limited career prospects and are less likely to be satisfied with their job.
- Have more weeks without work and are more likely to anticipate future hours reductions.
- Are more likely to fear that raising an issue of employment rights at work might negatively affect future employment.
- Are more likely to have their work performance monitored.
- Are less likely to be unionized.
- Often hold more than one job at the same time.
- Often work on call.
- Rarely receive training provided by the employer and often pay for their own training.

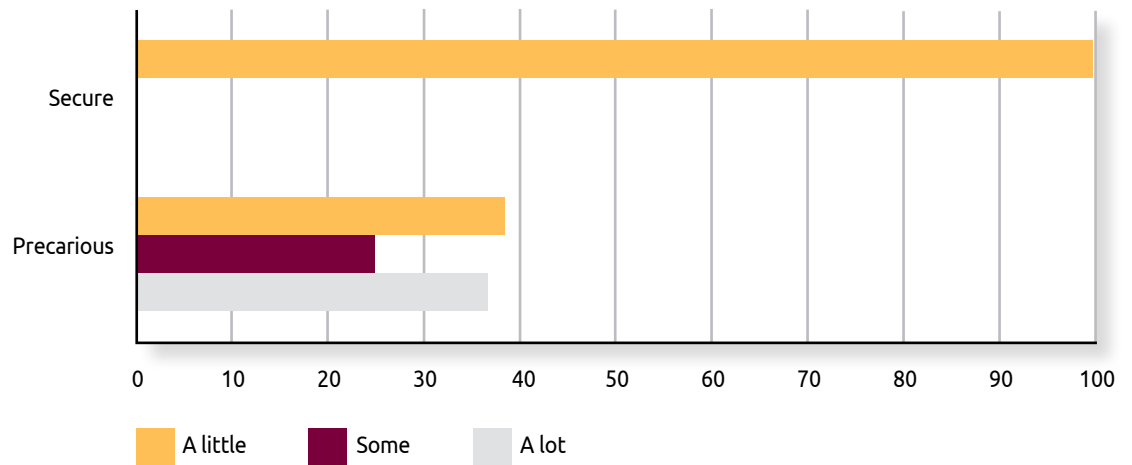
Levels of income insecurity and scheduling uncertainty

Figures 3, 4, and 5 provide three indicators of the kind of insecurity those in precarious employment face. **Figure 3** shows the differences in week-to-week income variability of people in the *precarious* and *secure* clusters. **Figure 4** reveals that people in the *precarious* cluster are less likely to be paid benefits that might cover unexpected expenses. **Figure 5** shows that they are more likely to experience unexpected work schedule changes.

Barely half of those working today
are in **permanent, full-time positions** that provide
benefits and a degree of employment security.



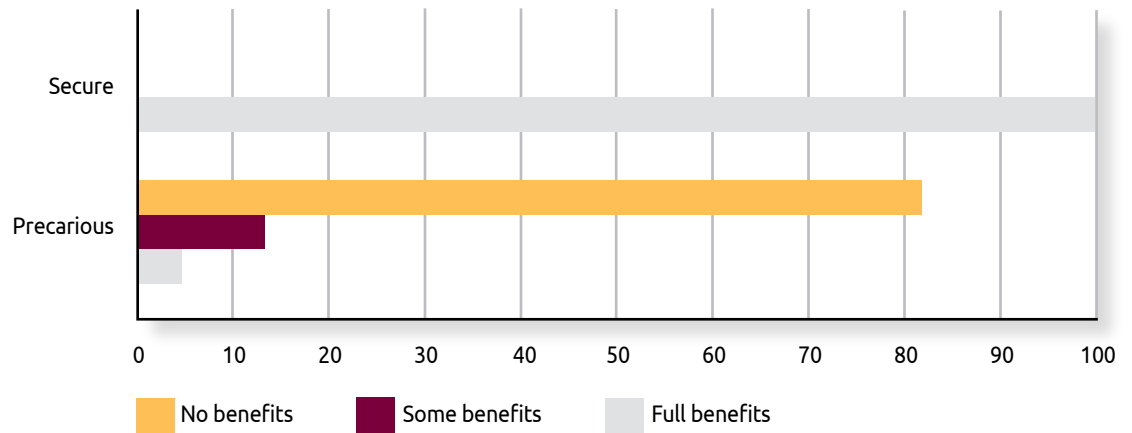
Figure 3: Degree of income variability from week to week in the last 12 months (% of each cluster)



Source: PEPSO Survey. $p < .001$

Note: Income variability is one component of the *Employment Precarity Index*.

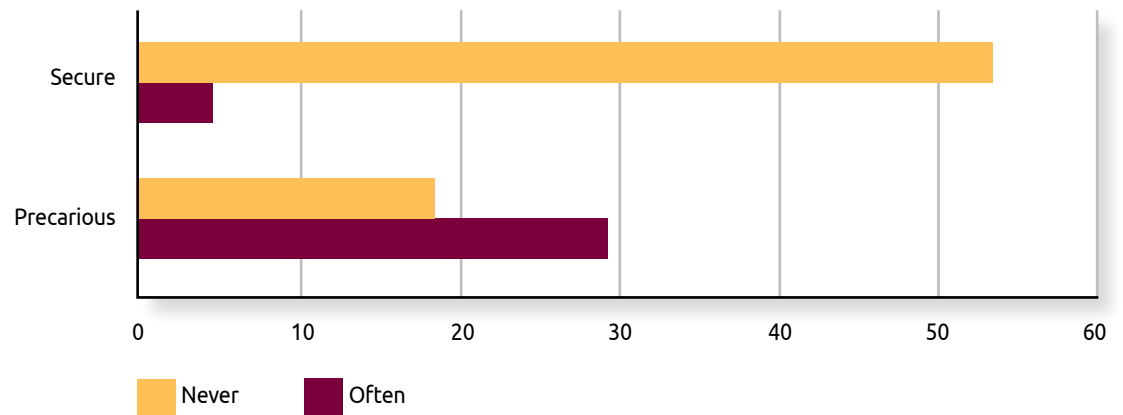
Figure 4: Employment benefit entitlements – vision, dental, drugs, life insurance, pension (% of each cluster)



Source: PEPSO Survey. $p < .001$

Note: Employment benefits are one component of the *Employment Precarity Index*.

Figure 5: Schedule changes unexpectedly (% of each cluster)



Source: PEPSO Survey. $p < .001$



“I found a job working for a temporary agency but working with them it was so frustrating because you would work for a little bit of time and they would cut off your hours, lay you off for two or three weeks then call you back ... The employers are not willing to pay for your benefits so they use you when they like.”

“When someone from the agency is looking for you it is easy, but when you call back and say, ‘Oh do you have a job for me?’ they say ‘Yeah come back in tomorrow’ ... You go there, sit and wait and no one shows up ... Everything they tell you to do is a heavy job or dirty job ... If they ask you to do it you have to do it ... [If not] they won’t call you because you don’t want the job. A job that takes two people to carry the heavy stuff, they ask you because you are [from] the temporary agency. They don’t care about you. If you can’t handle it, that is it, the next day they will not call you.”

4. Precarious employment has harmful effects on individuals, families, and community life.

Those who participated in the PEPSO study showed remarkable resilience in sustaining healthy households, despite the challenges of precarious employment and low income. But there are clear indications of increasing stress related to insecure employment. **A key finding of the report is that employment precarity affects household well-being mainly in low- and middle-income households.** The effect is especially pronounced for people in low-income households. However it is important to note its effects on the well-being of many middle-income households.

To compare the joint effects of insecure employment and household income, we first divided the sample in half: 50% with the most insecure employment and 50% with the most secure employment. We then divided these halves into low-, middle-, and high-household income groups. This gave us six different groups to compare.¹

We find:

- People in the *secure* cluster are more likely to be living with a partner than people in the *precarious* cluster.
- When a person in the *precarious* cluster did have a partner or spouse, that partner is less likely to be working. If they are working, they are less likely to be employed full-time than partners in the *secure* cluster.
- People in the *secure* cluster are more likely to be raising children than those in the *precarious* cluster.

1. We define low-income as less than \$50,000; middle-income as \$50,000-\$100,000; and high-income as more than \$100,000. We used only two levels of employment security to ensure that we had enough individuals in all six of our employment security/income categories. This was less of an issue when we were only comparing individuals across levels of employment security. For more detail on how we did this analysis, please see the full report.

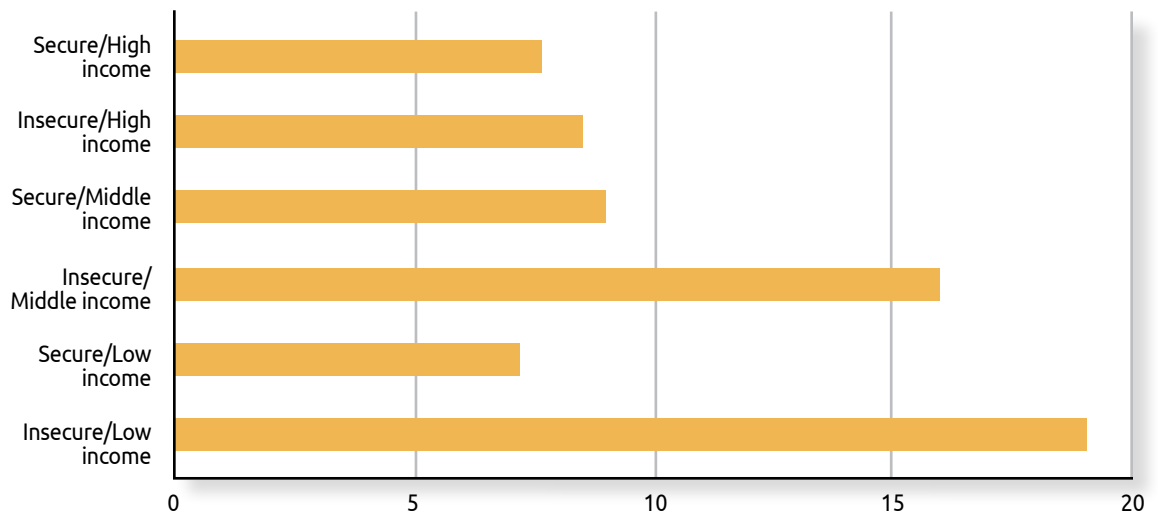


- People in insecure employment in low- and middle-income households are the most likely to report delaying having children as a result of employment uncertainty.
- People who have insecure employment and who live in low- and middle-income households are more likely to report that anxiety about employment interferes with personal and family life.
- People who have insecure employment and who live in low- and middle-income households are more likely to say that work uncertainty interferes with fulfilling household activities.
- Regardless of household income, uncertainty over work schedules prevents those in insecure employment from doing things with family and friends more frequently than it does for others.
- People in insecure employment living in low-income households are more likely to find it hard to make ends meet or to run out of money to buy food, compared to workers with secure employment in the same income category.

Delaying having children

Employment insecurity appears to shape decisions about forming a household and starting a family. People in insecure employment are less likely to have ever married. Many have delayed starting a family (**Figure 6**). This effect appears to be strongest for low- and middle-income workers.

Figure 6: Delayed having children as a result of employment uncertainty by income and precarity (% of each category)



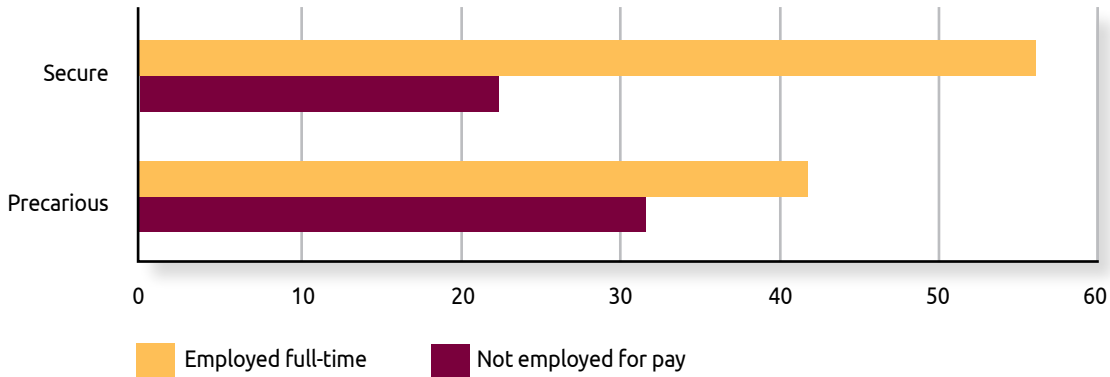
Source: PEPSO Survey. $p < .001$



Effects on employment choices of other household members

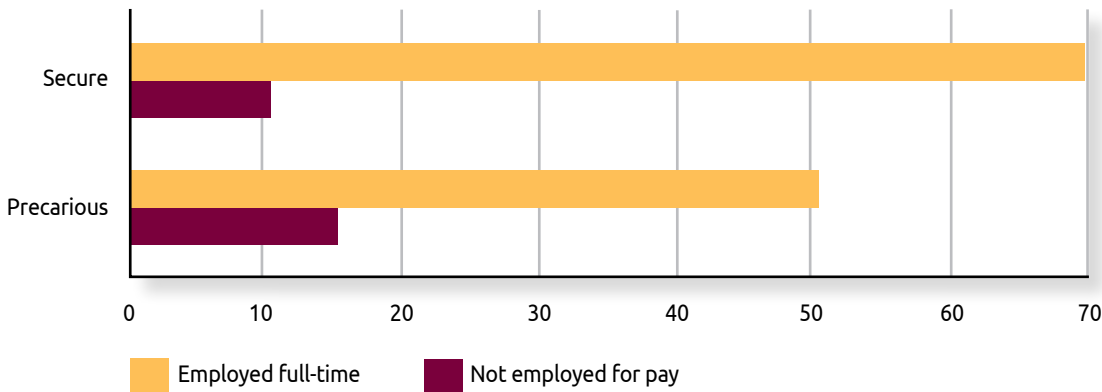
Employment insecurity also seems to affect the employment decisions of other household members. For those in the *precarious* cluster who did have a partner, their partner is less likely to be employed, and if employed, less likely to be employed full-time (**Figures 7 & 8**).

Figure 7: Employment relationship of males' partners by precarity (% of each cluster)



Source: PEPSO Survey. $p < .05$

Figure 8: Employment relationship of females' partners by precarity (% of each cluster)



Source: PEPSO Survey. $p < .001$

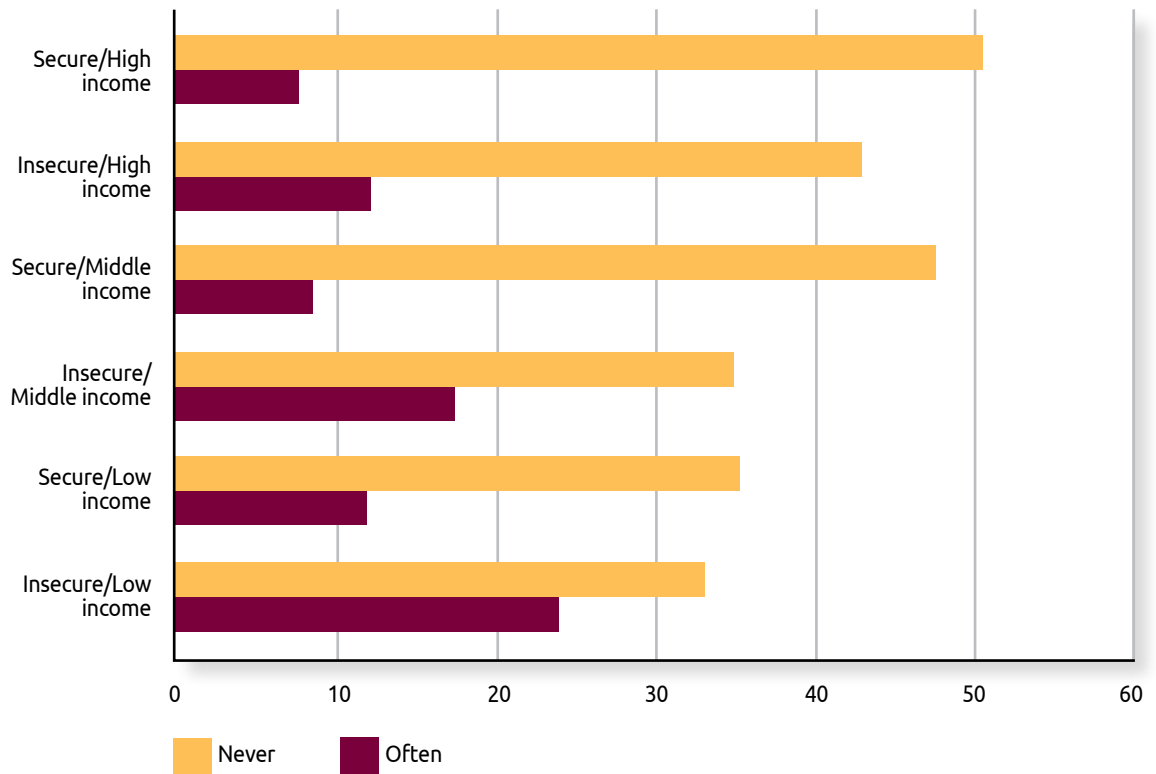
At least **20%**, of those working
are in **precarious** forms of employment.



Employment anxiety and household well-being

Employment insecurity also affects household dynamics. In the low- and middle-income categories, people with insecure employment are twice as likely to report that employment-related anxiety interferes with personal and family life, when compared to people with secure employment in the same income bracket.

Figure 9: Anxiety about employment situation interferes with personal and family life (% of each category)



Source: PEPSO Survey. $p < .001$

"The only thing I would like to change is that I would like the income to be regular so I knew how much money to expect every week because it could disappear in an instant ... If I was stable and I could expect a certain amount of money a week it would make it easier in terms of going out and knowing how much money I have and sort of budget better."

"I have not been able to take my daughter [on holiday] in the past 10 years because I don't have a fixed schedule. Always something happened when I had booked holidays."



5. Precarious employment makes it more difficult to raise children.

While most parents make heroic efforts to provide for their children and to put food on the table, there is evidence of increasing stress as a result of insecure employment.

We find:

- Low-income households are the most likely to report problems buying school supplies, paying for school trips, and financing children's activities outside of school.
- Insecure employment significantly increases the problem of paying for these expenses within low- and middle-income households.
- Those in low-income households are least likely to report that they attend school-related meetings or volunteer at children's activities outside of school.
- People in insecure employment in middle-income households are affected too. They are just as unlikely to volunteer at children's activities outside of school as are people in low-income households with insecure employment.
- Finding appropriate child care is more difficult for low- and middle-income households in insecure employment.

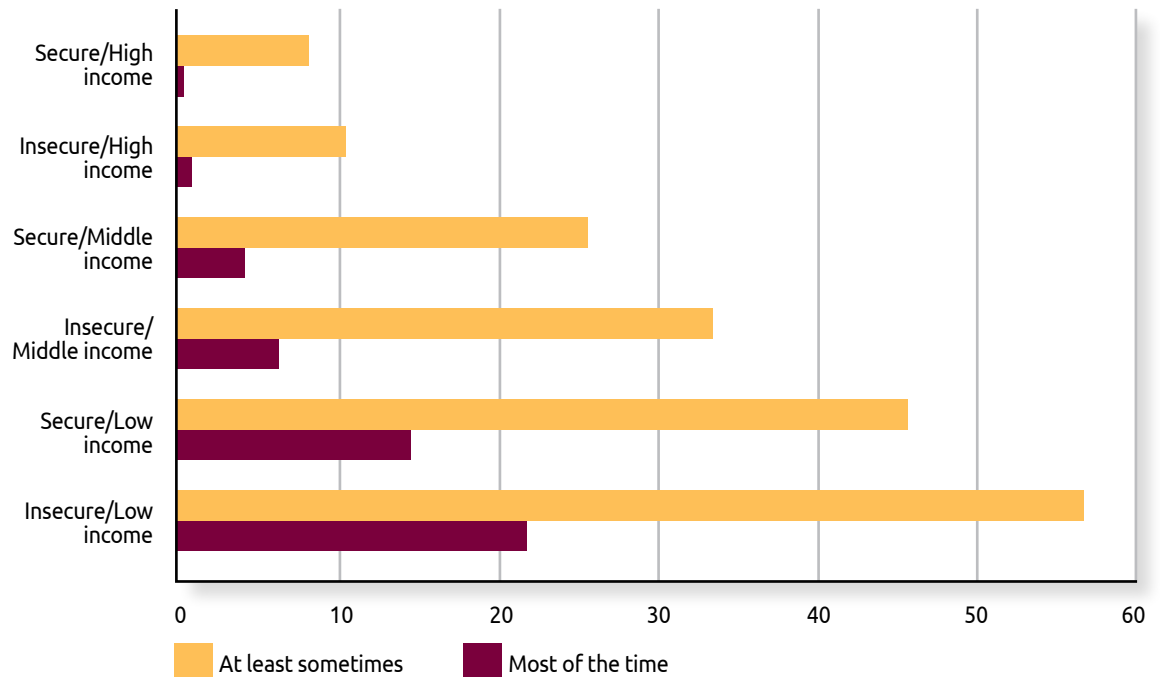
People who have insecure employment
and who live in low- and middle-income households
are more likely to report that anxiety
about employment interferes with
personal and family life.



Child welfare and insecure employment

Paying for children's activities outside of school is a particular challenge for people in insecure employment. More than 20% of those in insecure employment and low-income households report that this is a challenge most of the time (**Figure 10**).

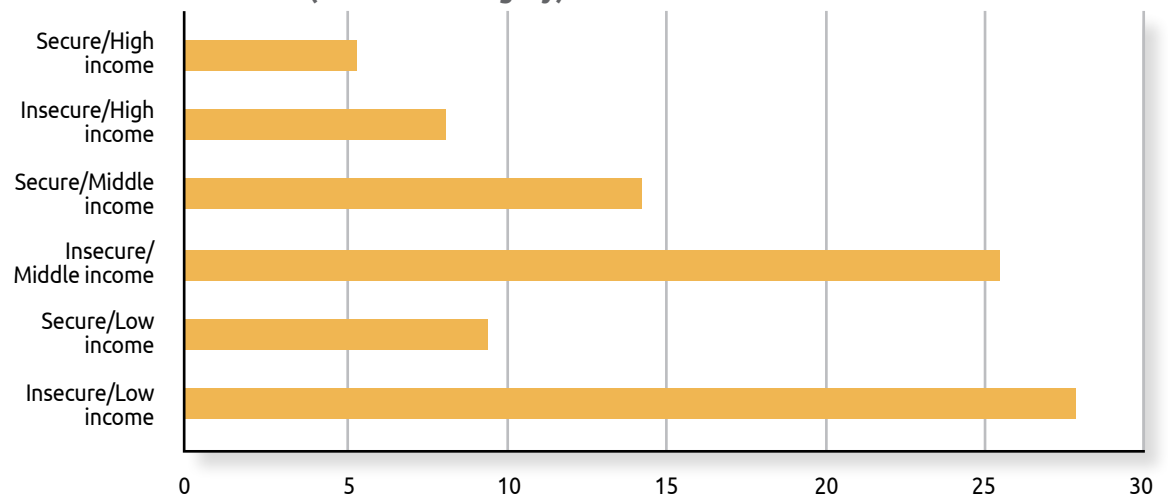
Figure 10: Unable to pay for children's activities outside of school by income and precarity (% of each category)



Source: PEPSO Survey. $p < .001$

Insecure employment also creates challenges finding appropriate child care. More than 25% of those in insecure employment living in either low- or middle-income households report that their employment made it difficult to find child care (**Figure 11**).

Figure 11: Employment situation makes it difficult to access appropriate child care (% of each category)



Source: PEPSO Survey. $p < .001$



“I told my supervisor that my son [needed to go] for a checkup on Monday and I was not sure how it is going to go ... which means, I may not be available. All of a sudden the next day they called me and told that the job was no longer available. My friends had the same job and told me that they called him in this morning. You cannot disclose the truth.”

“Before when I had a job I had no problem, I would talk to my kids, play with kids, take them shopping. Without a job, I don’t want to go anywhere even with my kids. I don’t have the mood to play with my kids. They ask why and I say, leave Daddy alone. I tell them that Daddy is busy looking for a job, calling my friends. I try anything to get a job.”

6. Precarious employment can both limit and enable community connections.

By ‘community connection’, we mean family and friends, and activities like volunteering and charitable giving – all of the things that contribute to belonging to one’s community. Precarious employment can make it more difficult for some people to maintain community connections.

However, the relationship between employment and community connections is complex. Some of the participants in the study chose less permanent employment so they would have more flexibility to engage in community activities.

We find that:

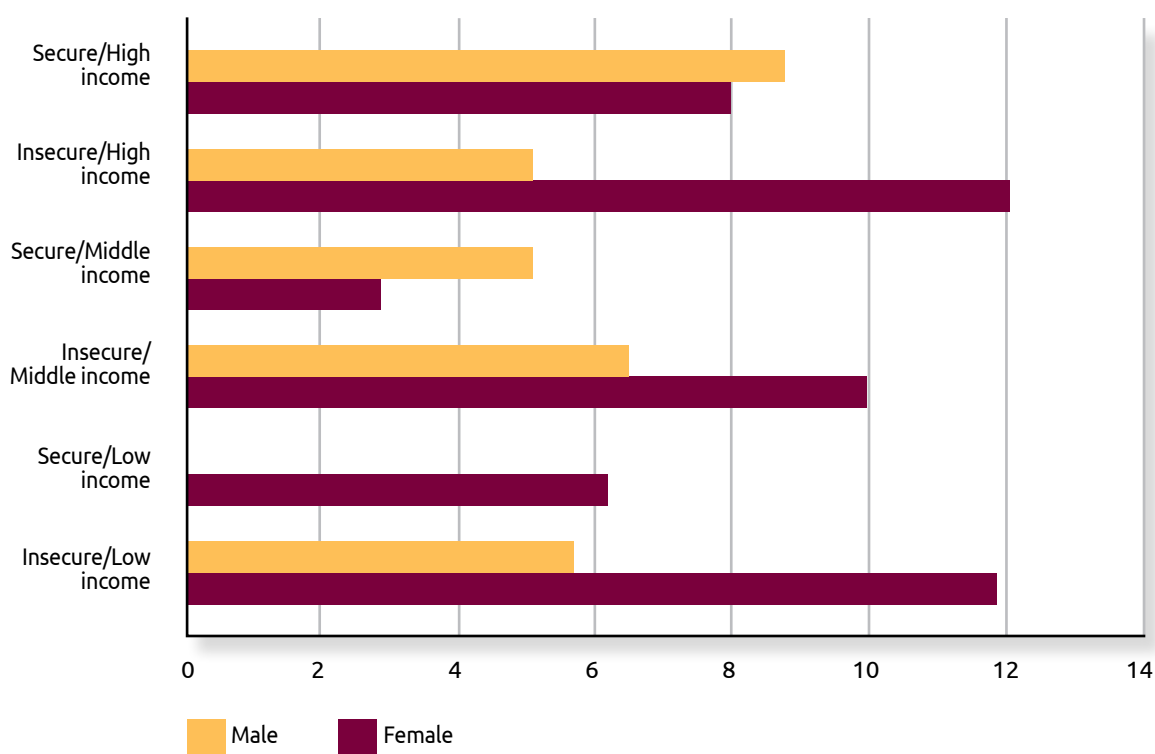
- Most people in our study report making a financial contribution to a charity in the last year. However, employment insecurity reduces the probability of donating to charities in low- and middle-income households.
- Women in insecure employment are more likely to volunteer 20 or more hours a month than are women in secure employment.
- Men in secure employment and in high-income households are more likely than all other men to volunteer 20 or more hours a month.
- Men in low- and middle-income households are the least likely to volunteer at all.
- People in insecure employment are only moderately more likely to say that scheduling problems prevent them from volunteering.
- People in insecure employment and low-income households are less likely than other groups to report having a close friend to talk to.
- People in low-income households are less likely to have a friend to help with small jobs.
- Men in insecure employment and in low- or middle-income households are less likely to report having a friend to do things with.



Volunteering and insecure employment

One area where insecure employment has a positive effect on community connections is volunteering by women (**Figure 12**). Women in insecure employment are twice as likely to volunteer 20 or more hours a week, when compared to women in secure employment. Men generally volunteer less, except for men in secure employment and high-income households. They are more likely to be active volunteers.

Figure 12: Volunteer more than 20 hours a month (% of each category)



Source: PEPSO Survey. Male and female $p < .001$

"I wouldn't do it right now ... Yeah, I actually applied for a [volunteer] job on a board in the child and family support services and backed out of it because I thought, I just can't do it right now. I need to put that time into finding a job."

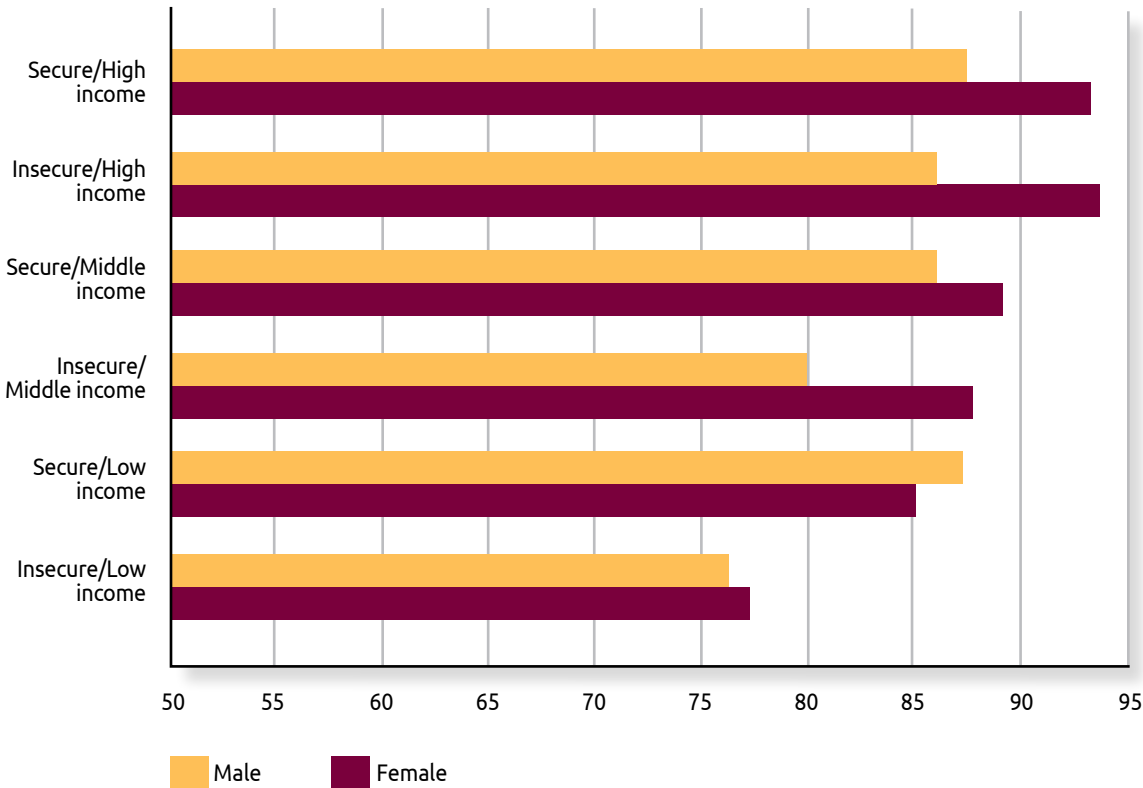
"I do a lot of voluntary work. I want to learn with these people. It helps my depression ... You feel you are with the society."



Friendship and support

In **Figure 13**, we turn our attention to indicators of community involvement at a more personal level. Women in middle- and high-income households are more likely to report having a close friend. Men and women in insecure employment and low-income households are less likely to report having a close friend to talk to. This is also true of men in insecure employment and middle-income households.

Figure 13: Have close friend to talk to by income and precarity
(% of each category)



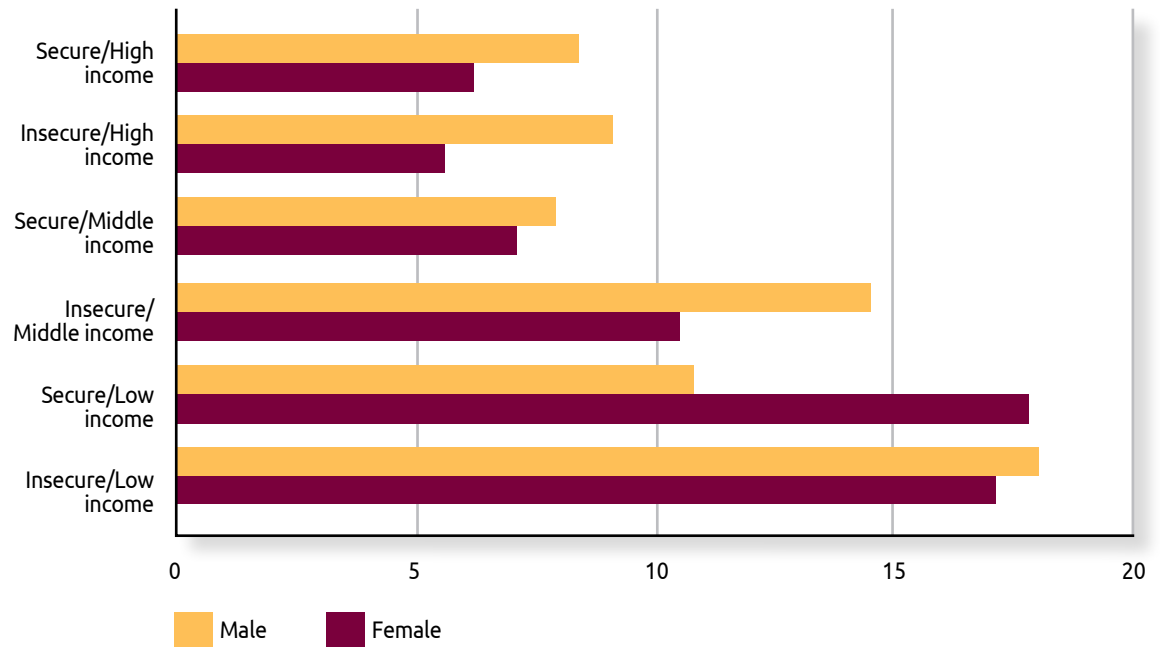
Source: PEPSO Survey. Male $p \leq .01$; Female $p \leq .001$

People in **insecure** employment
and **low-income** households
are **less likely** than other groups
to report having a **close friend to talk to**.



Figure 14 examines the likelihood of having a friend to do things with, such as share a meal. People from low-income households are less likely than those with high incomes to have such a friend. Insecure employment increases the probability that men in low- and middle-income households do not have such a friend compared to men in secure employment in the same income bracket.

Figure 14: No friend to do things together (% of each category)



Source: PEPSO Survey. Male $p \leq .001$; Female $p \leq .001$

“When you’re not working you’re not physically drained but you’re mentally drained ... The not-working takes away from you wanting to participate ... You’re mentally tired from not working. It is [depressing]. There’s no doubt about it, and it’s hard to get out of it.”

“Before I knew I had a job, I went and did it, I came home and I had a life. Now it’s like, okay what are we going to sacrifice so we can all go to the dentist, what are we going to do? ... There has to be sacrifices made, do you know what I mean? And it’s like this precarious work crap ... it changes you as a person.”





An Agenda for Reform

The purpose of the *It's More than Poverty* report is to start a public conversation about the fundamental changes taking place in today's labour market, and how they affect family well-being and community connections. As PEPSO begins publishing its research, we want to engage a broad range of stakeholders from our communities, governments, labour, and the private sector. This conversation is about best practices and best policies that can support precariously employed people.

As a starting point, we have used what we learned in completing this report to outline some of the more pressing issues that require the attention of policy makers. We have culled from our research a range of policy options that have the potential to either reduce the incidence of precarity or mitigate its effects on households and communities.²

The solutions are broader than raising the income of precariously employed people. They address concerns that employment uncertainty and a lack of control over work schedules affect people's choices to form households, the well-being of households and the depth of their community connections.

We focus on three areas:

1. Ensuring jobs are a pathway to income and employment security
2. Supporting human capital development
3. Enhancing social and community supports for families and communities.

These three focus areas are not comprehensive. Nor does this report endorse any of the options that we have laid out. Our aim is simply to propose a framework for thinking these issues through as a caring society.

2. Many of the ideas listed here have been suggested by other groups. Please see the full report for references.



1. Ensuring jobs are a pathway to income and employment security

The minimum wage as a pathway out of poverty

Increasing household income by raising the minimum wage is one option that has the potential to decrease poverty and help mitigate the impacts of precarious employment. In Australia, workers in precarious employment receive a “casual loading” equivalent to about 20% of the minimum wage. This compensates for the lack of certainty in their employment.

The role of collective representation in bolstering job quality

Providing more opportunities to join unions and form other types of collective representation may lead to more secure employment relationships for workers in precarious employment.

Employment standards and enforcement

Many people in precarious employment find it difficult to enforce the basic employment rights defined by the *Employment Standards Act*. Better enforcement of these rights can raise the minimum conditions of workers in precarious employment.

Providing benefits for the precariously employed

Most people in precarious employment do not receive any supplementary, employer-provided benefits. Finding a way to provide benefits to cover unexpected health costs, as well as reforms to retirement pensions, could improve household well-being.

Insuring those in precarious employment against unemployment

Workers in precarious employment experience more frequent periods of unemployment than those in permanent employment. That means they have more need for unemployment benefits. New models of insuring workers against unemployment and periods of reduced earnings could create more economic certainty for people in precarious employment.

Employed women in **high-income households** are more likely to report a **strong sense of belonging** to their **community**.



2. Supporting human capital development

The role of training and human capital development for insecure workers

Workers in precarious employment tend to exit and re-enter the labour market much more often than those in permanent employment. They are less likely to be included in training programs provided by the employer. Alternative training models may help people in precarious employment build the skills that improve their employment prospects.

The racialization of precarity

There is a racial dimension to the problem of insecure employment. To minimize this form of inequality, we need ways to reduce barriers to permanent employment for racialized groups. We also need policies that target working conditions in areas where racialized workers are concentrated.

Supporting immigrants

Overlapping the issue of race is the experience of immigrants to Canada, who can spend decades in precarious employment before moving into even moderately secure employment. One way of improving the conditions of immigrants could be to place more emphasis on permanent immigration and less on temporary immigration.

Tracking and understanding the changing labour market

One of the major themes emerging from this report is that labour conditions are continuing to change. We do not know enough about the impact on the health and well-being of Canadian people, households, and communities. Further research on the structure of the labour market would allow us to develop approaches that reduce the incidence of precarity or mitigate its effects on households and communities.

3. Enhancing social and community supports for people and families

The *It's More than Poverty* report provides strong evidence that precarious employment creates additional challenges for families trying to maintain healthy households. It also presents barriers to people who want to develop deeper ties with their community. Here we list some options to help families and individuals overcome these challenges.

Early learning and child care

For most of the parents in our study, access to high-quality, affordable child care is a challenge. Providing access to affordable, regulated, flexible child care – child care that reflects the changing nature of work hours and schedules reported by parents participating in this research – can lead to healthier households.

Accessible recreation

Many of the precariously employed in our study find it hard or impossible to pay for social and recreational programs for their children. Making more recreational activities available at no cost or low cost, particularly activities aimed at children, is one way of improving their well-being.

Safe, affordable housing

The lack of available and affordable housing can exacerbate the insecurity and low income of people working in precarious employment. One option is subsidies for people living in poor conditions. Policies to allow those with variable incomes to qualify for mortgages could improve living conditions for the precariously employed.

Conclusion: The need for a comprehensive approach

The *It's More than Poverty* report illustrates the need to examine policies that can either limit the spread of insecure employment or mitigate its negative effects. A more in-depth exploration of the options discussed here can be found in the final section of the full report, available at www.pepso.ca in the publications section.

Raising incomes is critical, but it is not enough. More attention needs to be given to the restructured labour market and the negative effects of employment precarity on households in all income brackets.

A more comprehensive set of policies could do much to ensure healthy households and fuller participation in community life.

People in the *precarious* cluster
have **limited career prospects**
and are less likely
to be **satisfied** with their job.



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